



Order Filed on September 18, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
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dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Wilmington Savings Fund Society, FSB, as indenture
trustee, for the NRPL Trust 2019-3 Mortgage-Backed
Notes, Series 2019-3

In Re:
Brenda Gilbert,

Debtor.

Case No.: 20-20419 JKS

Adv. No.:

Hearing Date: 9/8/2022 @ 10:00 a.m.

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: September 18, 2022



Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Brenda Gilbert

Case No: 20-20419 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Savings Fund Society, FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 156 Straight Street, Paterson, NJ, 07501, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 7, 2022, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2022 through September 2022 for a total post-petition default of \$6,942.46 (4 @ \$1,907.86, less suspense \$688.98); and

It is **ORDERED, ADJUDGED and DECREED** the debtor will make a lump sum payment of \$1,907.86 by September 15, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,034.60 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2022, directly to Secured Creditor's servicer, Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan and Motion for Relief is hereby resolved.

In re:
Brenda Gilbert
Debtor

Case No. 20-20419-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 19, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2022:

Recip ID	Recipient Name and Address
db	+ Brenda Gilbert, 156 Straight Street, Paterson, NJ 07501-1419

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2022 at the address(es) listed below:

Name	Email Address
Adam D. Greenberg	on behalf of Interested Party TLF REO LLC agreenberg@hgllclaw.com btemple@hgllclaw.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Wilmington Savings Fund Society FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

District/off: 0312-2

User: admin

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Date Rcvd: Sep 19, 2022

Form ID: pdf903

Total Noticed: 1

Russell L. Low

on behalf of Debtor Brenda Gilbert ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7